

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA  
ERIE DIVISION**

In re:

WILLIAM R. ADAMS

Debtor(s)

Case No. 18-11052TPA

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/12/2018.
- 2) The plan was confirmed on 11/29/2018.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 05/09/2019.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was converted on 04/26/2021.
- 6) Number of months from filing to last payment: 0.
- 7) Number of months case was pending: 31.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$30,075.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$14,946.00
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:** **\$14,946.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$3,500.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$798.13
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$4,298.13**

Attorney fees paid and disclosed by debtor: \$500.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN EXPRESS NATIONAL B.	Unsecured	1,120.00	1,120.69	1,120.69	0.00	0.00
BARCLAYS BANK DELAWARE	Unsecured	4,429.00	NA	NA	0.00	0.00
CAPITAL ONE NA**	Unsecured	3,769.00	3,769.95	3,769.95	0.00	0.00
CAPITAL ONE**	Unsecured	219.00	NA	NA	0.00	0.00
COMENITY BANK	Unsecured	914.00	914.50	914.50	0.00	0.00
DIRECT V LLC BY AMERICAN INFO	Unsecured	NA	616.12	616.12	0.00	0.00
DISCOVER BANK(*)	Unsecured	2,920.00	2,920.63	2,920.63	0.00	0.00
ECMC(*)	Unsecured	57,675.00	57,760.46	57,760.46	0.00	0.00
ERIE WATER WORKS*	Secured	348.30	NA	NA	0.00	0.00
FIRST BANK & TRUST	Unsecured	4,429.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	673.00	673.22	673.22	0.00	0.00
MIDLAND FUNDING LLC	Unsecured	NA	3,037.26	3,037.26	0.00	0.00
NATIONAL FUEL GAS DISTRIB COF	Unsecured	294.89	320.35	320.35	0.00	0.00
PA DEPARTMENT OF REVENUE*	Unsecured	NA	61.41	61.41	0.00	0.00
PA DEPARTMENT OF REVENUE*	Priority	NA	872.66	872.66	455.16	0.00
PENELEC	Unsecured	0.00	694.10	694.10	0.00	0.00
PENN STATE FCU	Secured	15,253.00	15,230.85	15,230.85	7,408.49	1,611.55
PORTFOLIO RECOVERY ASSOCIAT	Unsecured	5,810.00	5,810.29	5,810.29	0.00	0.00
PORTFOLIO RECOVERY ASSOCIAT	Unsecured	3,040.00	3,039.77	3,039.77	0.00	0.00
PORTFOLIO RECOVERY ASSOCIAT	Unsecured	3,510.00	3,510.54	3,510.54	0.00	0.00
PORTFOLIO RECOVERY ASSOCIAT	Unsecured	7,537.00	7,537.47	7,537.47	0.00	0.00
QUANTUM3 GROUP LLC - AGENT C	Unsecured	1,825.00	1,825.23	1,825.23	0.00	0.00
QUANTUM3 GROUP LLC - AGENT C	Unsecured	812.00	812.71	812.71	0.00	0.00
QUANTUM3 GROUP LLC - AGENT C	Unsecured	548.00	548.16	548.16	0.00	0.00
QUANTUM3 GROUP LLC - AGENT C	Unsecured	681.00	681.94	681.94	0.00	0.00
QUANTUM3 GROUP LLC AGNT - C	Unsecured	2,837.00	2,837.39	2,837.39	0.00	0.00
QUANTUM3 GROUP LLC AGNT - C	Unsecured	540.00	540.83	540.83	0.00	0.00
QUANTUM3 GROUP LLC AGNT - C	Unsecured	511.00	511.56	511.56	0.00	0.00
QUANTUM3 GROUP LLC AGNT - C	Unsecured	560.00	560.01	560.01	0.00	0.00
QUANTUM3 GROUP LLC AGNT - C	Unsecured	504.00	504.30	504.30	0.00	0.00

<b><u>Scheduled Creditors:</u></b>						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
QUICKEN LOANS LLC FKA QUICKE	Secured	0.00	4,302.57	0.00	0.00	0.00
QUICKEN LOANS LLC FKA QUICKE	Secured	170,394.00	170,710.36	735.71	735.71	0.00
SYNCHRONY BANK	Unsecured	1,531.00	NA	NA	0.00	0.00
SYNCHRONY BANK	Unsecured	1,650.00	NA	NA	0.00	0.00
SYNCHRONY BANK	Unsecured	3,956.00	NA	NA	0.00	0.00
SYNCHRONY BANK	Unsecured	4,150.00	NA	NA	0.00	0.00
SYNCHRONY BANK	Unsecured	4,300.00	NA	NA	0.00	0.00
SYNCHRONY BANK	Unsecured	2,051.00	2,051.49	2,051.49	0.00	0.00
TD BANK USA NA**	Unsecured	2,627.00	2,627.29	2,627.29	0.00	0.00
UNIFUND CCR	Unsecured	1,433.00	1,433.17	1,433.17	0.00	0.00
UPMC	Unsecured	0.00	NA	NA	0.00	0.00
UPMC HEALTH SERVICES	Unsecured	1,252.60	1,252.60	1,252.60	0.00	0.00
UPMC PHYSICIAN SERVICES	Unsecured	144.80	141.73	141.73	0.00	0.00
WEBCOLLEX LLC	Unsecured	1,146.00	1,146.40	1,146.40	0.00	0.00

<b><u>Summary of Disbursements to Creditors:</u></b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$735.71	\$735.71	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$15,230.85	\$7,408.49	\$1,611.55
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$15,966.56</b>	<b>\$8,144.20</b>	<b>\$1,611.55</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$872.66	\$455.16	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$872.66</b>	<b>\$455.16</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$109,261.57</b>	<b>\$0.00</b>	<b>\$0.00</b>

<b><u>Disbursements:</u></b>	
Expenses of Administration	<u>\$4,298.13</u>
Disbursements to Creditors	<u>\$10,210.91</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$14,509.04</u></b>

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 04/30/2021

By: /s/ Ronda J. Winnecour

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.